

Landlord Insurance

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Buildings

Uinsure Limited is Authorised and Regulated by the Financial Conduct Authority No. 463689

Registered in England and Wales No. 06046870. Registered office 8 St John Street, Manchester, M3 4DU

This document provides a summary of the key information relating to this Uinsure Landlord Insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This buildings insurance cover protects the structure of your let property including the walls, roof, permanent fixtures and fittings (such as fitted kitchens and bathrooms), and any outbuildings (such as garages and sheds).



What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £600,000 (or if your property is a flat, up to the re-build cost of your property as provided to us by you) to cover loss or damage to your buildings caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to 20% of your maximum claim limit to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event.
- ✓ Up to £5,000 to cover the cost of sourcing a water or oil leak (Trace & Access cover).
- ✓ Up to £500 to replace your locks if the keys to the let property are lost or stolen.
- ✓ Up to £2 million for sums you are legally liable to pay as the owner of your let property (Property owners liability cover).
- ✓ Up to £1,500 to cover increased metered electricity, gas or water charges incurred by you resulting from unauthorised use or escape of water.
- ✓ Accidental damage to underground pipes, cables and services for which you are responsible.
- ✓ Accidental breakage of fixed glass, ceramic hobs and sanitary ware.

Optional covers

- Accidental damage to the buildings.
- Malicious damage caused by the tenants to the buildings.
- Theft or attempted theft damage caused by the tenants to the buildings.



What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your let property is left unoccupied for more than 30 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ Loss or damage to gates and fences during a storm.
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.



Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your let property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.



Where am I covered?

- ✓ The product provides cover for the buildings of your let property in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury.
- If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at any time.

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

To cancel, please call us on 0330 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Contents

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This document provides a summary of the key information relating to this Uinsure Landlord Insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This landlords' contents insurance cover protects the things that belong to you, such as household goods, kitchen appliances and furnishings, which are kept inside your let property.



What is insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✓ Up to £15,000 to cover loss or damage to your landlords' contents caused by certain events such as fire, storm, flood, theft, escape of water, impact, subsidence, malicious damage and vandalism.
- ✓ Up to £3,000 to pay for temporary accommodation for your tenants, or to cover the loss of rent, if your property is uninhabitable following an insured event.
- ✓ Up to £15,000 to cover loss or damage to your landlords' contents in the event of accidental breakage of fixed glass in furniture and ceramic hobs in free-standing cookers.
- ✓ Up to £1,000 to cover items stolen from an outbuilding.
- ✓ Up to £2 million for sums you are legally liable for as the owner of the landlords' contents
- ✓ Up to £5 million for sums you have to pay for following accidental bodily injury or illness or disease to domestic employees.

Optional covers

- Accidental damage to the landlords' contents.
- Malicious damage caused by the tenants to the landlords' contents.
- Theft or attempted theft damage caused by the tenants to the landlords' contents.



What is not insured?

For a full list of what is and isn't covered please refer to the policy wording booklet.

- ✗ Any loss or damage caused by anything that happens gradually including wear and tear.
- ✗ Loss or damage under a number of sections of your policy if your let property is left unoccupied for more than 30 days.
- ✗ Malicious damage, theft or attempted theft caused by you, your tenants, domestic staff, lodgers, paying guests or anybody lawfully in the property. Malicious damage and theft caused by your tenant may be covered if you have added 'Accidental and Malicious damage and theft by tenants' cover' to your policy.
- ✗ Loss or damage caused by a weather event that does not meet the definition of storm in the policy wording.
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged.



Are there any restrictions on cover?

- ! We will not pay the first part of a claim. This is known as the excess. Your excess will be detailed on your Policy Schedule.
- ! There may be a number of endorsements applicable to your policy, such as a requirement for your property to meet our minimum-security requirements. If you do not adhere to the conditions of these endorsements it may impact on your ability to make a claim on your policy.
- ! We will not pay for the cost of replacing other matching items in a pair or set if they are not lost or damaged



Where am I covered?

- ✓ The product provides cover for your landlords' contents within your let property in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury.
- If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at any time.

If you cancel within 14 days of your policy start date, we will give you a full refund – as long as there hasn't been a claim (or an incident that might lead to a claim).

If you cancel after 14 days of your policy start date, as long as there hasn't been a claim (or an incident that might lead to a claim), we will provide a refund of the premium less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium.

To cancel, please call us on 0330 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Landlord Legal Expenses & Rent Guarantee Cover

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This insurance is administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Landlord Legal Protection provides insurance to cover up to:

- £100,000 for claims under any section except:
- £2,500 per month up to a maximum of 6 months for claims under the Rent Guarantee section of cover; and
- £2,000 for claims under the Tax Disputes (Aspect Enquiries only) section of cover;

for advisers' costs for certain types of legal action(s) and rent, as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Tenant Eviction:** To pursue Legal action against a tenant or guarantor to recover possession of the insured property where the tenant fails to perform his obligations under the tenancy agreement relating to the rightful occupation of the insured property.
- ✓ **Breach of Tenancy Agreement:** You are covered to pursue legal action to recover possession of the insured property from anyone occupying it without your permission.
- ✓ **Property Infringement:** To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to the insured property.
- ✓ **Property Damage:** To pursue your legal rights for financial compensation for damages against a person or **organisation** that causes physical damage to the insured property.
- ✓ **Legal Defence:** To defend civil or criminal proceedings in respect of any act or omission, or alleged act or omission, by you arising out of your ownership or management of the insured property.
- ✓ **Probate:** To pursue legal proceedings within the territorial limits by you in respect of a probate dispute involving the will of your deceased parents or grandparents, children, step-children or adopted children where you are contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest.



What is insured?

- ✓
- ✓ **Health and Safety Prosecutions:** To defend criminal prosecutions brought against you in relation to the insured property under:
 - The Gas Safety (Installation and Use) Regulations 1994;
 - The Furniture and Furnishings (Fire) (Safety) Amendments Regulations 1993;
 - The Electrical Equipment (Safety) Regulations 1994
- ✓ And later amending regulations or their equivalent outside of England and Wales but within the territorial limits.
- ✓ **Tax: Accountancy fees:** if you are subject to an HM Revenue and Customs Full Enquiry into your personal Income Tax position.
- ✓ **Tax Disputes:** Advisers' costs incurred by you and arising directly from Business Full Enquiries or Business Aspect Enquiries, subject to the conditions shown in your policy wording.
- ✓ **Jury Service:** We will pay a daily rate for the duration you are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from your employer or the court.
- ✓ **Rent Guarantee (optional cover):** You are covered for rent owed by a tenant under a tenancy agreement in relation to the insured property up to the maximum amount payable, where the insured event occurs during the period of insurance, and you, where appropriate, are pursuing a claim against the tenant to evict them from the insured property.



What is not insured?

- ✗ Pre-Inception Incidents: We won't cover events that started before the policy began.
- ✗ Prospects of Success: We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 51%.
- ✗ Tenant Eviction: There is no cover for claims where you fail to provide evidence that you successfully completed a tenant reference on the tenant (and guarantor if required), prior to the start of the tenancy agreement, or where the tenancy agreement started more than 31 days after the tenant reference.
- ✗ Minimum Amount in Dispute: We won't cover claims under the Rent Guarantee section of cover if the amount in arrears is less than £250. We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ Conflicts: We will not cover any claims relating to disputes between persons insured under this policy; nor any costs covered by another insurance policy.
- ✗ Approved Costs: We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! Where required by us or the law, you must attempt in good faith to settle the claim using the mediation service.
- ! Excess: You are responsible for the first £200 of any claim under the Tax Disputes (Aspect Enquiries only) section of cover, and an amount equal to two months rent for any claim under the Rent Guarantee section of cover.
- ! Qualifying Period: There is 90 day qualifying period for claims for Tenant Eviction, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! Your Own Advisers' Costs: Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! Withdrawn Claims: If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ The product provides cover for your let property in the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any emergency which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your let property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the Policy Schedule.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments. Premiums will be collected alongside your main Landlord Insurance policy.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at any time.

To cancel, please call us on 0330 100 9602 or write to us at PO Box 1189, Doncaster, DN1 9RP

Insurance Product Information Document

Company: Uinsure Ltd

Product: Uinsure Landlord Insurance – Let Home Emergency Cover

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This document provides a summary of the key information relating to this Uinsure Landlord Insurance policy.

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What is this type of insurance?

This let home emergency insurance cover provides assistance in emergency situations in your let property as specified in this policy, for example broken boilers and leaking pipes. It is not intended to replace the normal day to day maintenance of your let property.



What is insured?

Following an insured incident (outlined below) this section will pay for emergency repairs by an authorised repairer, including call out charges, labour, parts and materials up to £1,000 (including VAT) per claim.

- ✓ Plumbing And Drainage
 - Failure or damage to the plumbing and drainage system in your property where internal flooding or water damage is likely;
 - Blockage of your property's only accessible toilet;
 - Blockage of your property's external plumbing and drainage which can be cleared by jetting.
- ✓ Domestic Electric, Gas or Water Supply
 - A complete failure of the domestic electric, gas or water supply in your property.
- ✓ Lost, Damaged or Stolen Keys
- ✓ The only available keys to the external doors to your property:
 - unexpectedly breaking; or
 - becoming lost or stolen; or
 - getting locked inside your property.
- ✓ External Windows, Doors and Locks
 - Failure to function or damage to the external doors, windows or locks in your property.
- ✓ Main Source of Heating
 - The complete failure to function or breakdown of the main source of heating in your property.
- ✓ Boiler Contribution
 - If we accept a claim for your main source of heating and determine your boiler is uneconomical to repair, we will contribute up to £500 (including VAT) towards a new, like for like, replacement.
- ✓ Pest Infestation
 - An infestation of wasps' or hornets' nests, rats, house or field mice or cockroaches.
- ✓ Overnight Accommodation
 - If we accept a claim and agree that your property is uninhabitable, we will pay up to £100 per tenant for one night's alternative accommodation, up to a maximum of £250 (including VAT).



What is not insured?

- ✗ Plumbing And Drainage
 - External toilets, taps, overflows and pipes which do not risk internal damage.
 - Wilful misuse of the toilet.
 - Replacing central heating radiators, water tanks, cylinders.
 - Damage by hard water scale deposits.
 - Leaks which do not risk internal damage.
 - Repairing domestic appliances, except leaks from fixed external pipes.
 - Waste disposal units, swimming pools or hot tubs.
 - Water supply which cannot be isolated from other properties.
- ✗ Domestic Electric, Gas or Water Supply
 - External lights, alarms or surveillance systems; swimming pools or their plumbing and filtration systems; leisure equipment.
 - Replacing or adjusting light bulbs.
 - Damage by hard water scale deposits.
 - Domestic electric, gas or water supply which cannot be isolated from other properties in the same building.
- ✗ Lost, Damaged or Stolen Keys
- ✗ Keys to garages and outbuildings.
- ✗ External Windows, Doors and Locks
 - Garages or outbuildings.
 - Internal doors, glass or locks.
 - Window locks.
- ✗ Doors which fail to open due to swelling.
- ✗ Main Source of Heating
 - A failure which does not result in a complete loss of heating in your home.
 - Where you have not serviced the boiler in line with manufacturer's recommendations within the last 12 months.
 - Descaling work in a hard water area.
 - Routine adjustment of the boiler controls.
 - Power flushing or descaling.
 - Replacing central heating radiators, water tanks or cylinders.
- ✗ Boiler Contribution- costs of labour or delivery
- ✗ Pest infestation outside the property.



Are there any restrictions on cover?

- ! We will always select the approved contractor to assist with your claim.
- ! Cover is provided 24 hours a day, 365 days a year but bad weather or remote locations may affect our normal service levels.
- ! Circumstances you were aware of before this insurance is taken out.
- ! Costs incurred before or without our authorisation.
- ! Gates, walls, fences, hedges, separate garages, sheds, greenhouses, outbuildings, cesspits, fuel tanks, septic tanks, swimming pools, shared facilities or communal areas.
- ! Claims due to wear and tear or a lack of normal day-to-day maintenance.
- ! An emergency resulting from your failure to complete repairs recommended by our approved repairer.
- ! Repairs resulting from a manufacturing defect or faulty installation or repairs.
- ! Properties unoccupied for the last 30 days unless you are actively seeking a new tenant.
- ! Damage caused by having to gain access to your property or to trace the source of the emergency.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in Great Britain and Northern Ireland.



What are my obligations?

You must:

- keep to the terms and conditions of this section;
- maintain your property in a good state of repair;
- ensure that you or the tenant are at the property when the approved repairer arrives;
- co-operate fully with our approved repairer, including completing any permanent repairs they may recommend;
- notify LPG within 48 hours of discovering any emergency.



When and how do I pay?

Payments are collected by Direct Debit. You may either pay your premium as an annual payment or spread your payments into monthly instalments. Premiums will be collected alongside your main Landlord Insurance policy.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts 12 months. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at any time. To cancel, please call us on 0330 102 6047 or write to us at PO Box 1189, Doncaster, DN1 9RP